

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

190-14

Application Number

Applicant(s)

Stokes

Filing Date

Group Art Unit

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

www.bankofscotland.co.uk, HOBS PC banking software, February 17, 1999

CRK

EXAMINER

Charles R. / 1-

DATE CONSIDERED

12/14/04

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.